

What is a QSEHRA?

A **Qualified Small Employer Health Reimbursement Arrangement (QSEHRA)** is a benefit program that allows small employers to reimburse employees for qualifying medical expenses, including health insurance premiums, on a tax-free basis. Unlike traditional health insurance plans, a QSEHRA gives employees the flexibility to choose their healthcare coverage and use the funds for eligible expenses that fit their needs.

Our QSEHRA Program

At Forbes AAC, our QSEHRA is managed through **Clarity Benefit Solutions** to ensure a smooth and efficient process for employees. We contribute **\$450 per month** to each employee's QSEHRA account. One of the great features of our QSEHRA is that any unused balance **rolls over into the next year**, allowing employees to save for future healthcare needs without losing funds.

Example of Balance Accumulation Over Time

If you don't use all the funds in your QSEHRA account each year, the unused balance rolls over and continues to grow. Here's an example of how your balance can accumulate over time:

- **Year 1:** \$450/month = \$5,400/year. If you use \$2,000, you'll have \$3,400 left to roll over.
- **Year 2:** \$5,400 contribution + \$3,400 rolled over = \$8,800 total. If you use \$3,000, \$5,800 rolls over.
- **Year 3:** \$5,400 contribution + \$5,800 rolled over = \$11,200 total. If you use \$4,000, \$7,200 rolls over.
- **Year 4:** \$5,400 contribution + \$7,200 rolled over = \$12,600 total.

By the end of four years, with moderate spending, you could have **\$12,600 saved** in your QSEHRA account. This rolling balance can be a great financial safety net for larger medical expenses in the future, such as surgeries, orthodontic treatments, or unexpected healthcare needs.

What Can QSEHRA Cover?

QSEHRA funds can be used for a wide range of qualifying healthcare expenses, including:

- **Health Insurance Premiums:** Pay for individual health insurance policies, including premiums for spouse or dependent coverage.
- **Co-pays and Deductibles:** Offset the out-of-pocket costs for medical visits and treatments.
- **Prescription Medications:** Purchase prescribed medications from your healthcare provider.
- **Dental and Vision Expenses:** Cover expenses like dental cleanings, orthodontics, eyeglasses, and contact lenses.
- **Over-the-Counter Medicines:** Purchase over-the-counter medications, even without a prescription.
- **Health Products:** Pay for medical supplies, first aid items, and other approved products.
- **Therapies and Treatments:** Use funds for physical therapy, mental health counseling, or chiropractic services.

Convenience and Flexibility

Using your QSEHRA account through Clarity Benefit Solutions is easy, and you'll have the flexibility to apply the funds toward the healthcare costs that matter most to you. Whether you're paying for health insurance premiums, picking up a prescription, or even buying cold medicine, your QSEHRA has you covered.

If you have questions about how to use your QSEHRA or need assistance accessing your benefits, feel free to reach out to **Clarity Benefit Solutions!**